

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
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REMARKS

In the Official Action of December 14, 2004, the Examiner has required restriction to one of the following groups of claims:

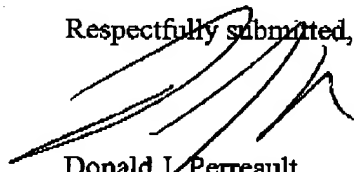
- I. Claims 1-51 and 70-82 drawn to health care management;
- II. Claims 52-69 drawn to finance and funds transfers;
- III. Claims 83-93 drawn to claims processing; and
- IV. Claims 94-105 drawn to surveying.

Applicants hereby elect, without traverse, to prosecute the claims of Group I, i.e. claims 1-51 and 70-82.

To facilitate prosecution, claims 52-69 and 83-105 have been cancelled without prejudice. These claims may be prosecuted in one or more divisional applications. Applicants have also amended claims 40, 42 and 43, and have added new claims 106-107.

No fees are believed to be due. In the event there are any fee deficiencies or additional fees are payable, please charge them (or credit any overpayment) to our Deposit Account No. 50-2121.

Respectfully submitted,



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